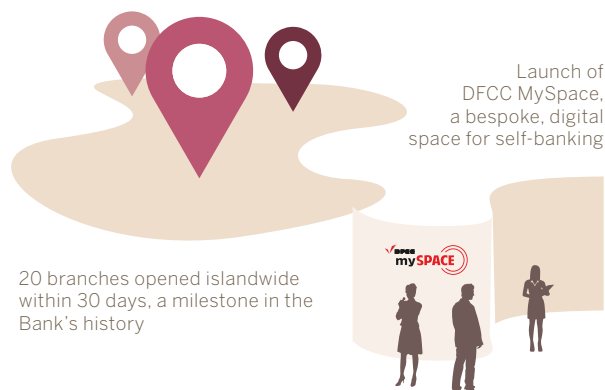


Highlights

Group	Based on SLFRS 9	Based on LKAS 39			
LKR Mn	Year ended 31 December 2019	Year ended 31 December 2018	Year ended 31 December 2017	Year ended 31 December 2016	Year ended 31 December 2015
Operating Results					
Total income	43,648	39,448	35,987	26,980	17,503
Profit before tax	3,308	4,676	5,891	4,674	2,553
Tax expense	1,008	1,606	1,458	1,205	912
Profit attributable to equity holders of the Bank	2,214	3,011	4,362	3,415	1,592
Statement of Financial Position					
Assets					
Cash and short-term funds	14,326	17,331	21,390	13,824	9,870
Loans to and receivables from banks and other customers	281,221	262,589	224,660	198,085	164,945
Other financial assets	99,768	87,681	80,751	72,584	67,060
Investments in associate and joint venture	2,096	1,989	1,684	1,443	1,248
Other assets	9,500	7,172	5,983	5,278	3,986
Total assets	406,911	376,762	334,468	291,214	247,109
Liabilities					
Due to depositors	247,458	241,915	192,920	140,220	110,551
Due to other borrowers	102,910	82,589	84,578	97,276	87,381
Other liabilities	7,117	6,602	7,568	6,660	5,208
Total liabilities	357,485	331,106	285,066	244,156	203,140
Equity					
Total equity attributable to equity holders of the Bank	49,163	45,398	49,125	46,850	43,716
Non-controlling interests	263	258	277	260	253
Total equity and liabilities	406,911	376,762	334,468	291,266	247,109
Return on equity, %*	5.32	7.70	12.08	10.3	5.6
Return on total assets, %*	0.59	0.88	1.47	1.4	0.8
Earnings per share, LKR	7.62	11.36	16.45	12.88	6.01
Net asset value per share, LKR	184.45	171.25	185.31	176.73	164.90
Capital adequacy					
Core capital ratio	—	—	—	14.60	15.39
Total capital ratio	—	—	—	17.47	15.32
Common equity Tier I Capital ratio, % (Basel III)	11.33	10.89	13.09	—	—
Tier I capital ratio, % (Basel III)	11.33	10.89	13.09	—	—
Total capital ratio, % (Basel III)	15.78	16.17	16.53	—	—

* After eliminating fair value reserve.

Extended reach



Reinvigorated offering



Expanded learning culture

LKR 34.6 Mn invested in training and development

421 in house training programmes

Over 103,000 hours of training

18% growth in usage of the e-learning platform

Post-training assessments conducted for over 80% of programmes



Intrinsically connected with sustainability

Samata English expanded its reach and carried out programmes in Jaffna, Polonnaruwa, Ampara, and Ratnapura



A recognised brand

DFCC Bank for Everyone



Sahaya Hamuwa: 18 workshops were conducted during 2019 with a participation of 3,000 entrepreneurs



7,000 trees were planted under the annual tree planting campaign in different locations in Sri Lanka

- Launch of the "Bank for Everyone" corporate campaign enhanced awareness that DFCC Bank is a full-service commercial bank catering to varied market segments
- Placed 25th in Brand Finance Top 100 Most Valuable Brands, 2019
- Ranked 18th amongst Business Today's Top 30 businesses in Sri Lanka
- Ranked 30 in LMD's Top 100 (2018/19) by LMD Magazine in 2019
- The title sponsor for DFCC Bank Cup 2019: New Zealand Cricket Tour of Sri Lanka, for the first time in DFCC Bank's history